

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION

HOMECOMINGS FINANCIAL NETWORK,	)	
INC.,	)	Case No. 1:06-CV-01136
	)	
Plaintiff,	)	JUDGE ANN ALDRICH
	)	
v.	)	
	)	
FRED KRAMER, et al.,	)	
	)	<u>ORDER</u>
Defendants.	)	
	)	

Before the court is plaintiff Homecomings Financial Network, Inc.'s ("HFN") motion for default judgment [Docket No. 18], to obtain judgment as described in the complaint, to foreclose the lien of the mortgage securing the obligation of such note upon the real estate described herein, and to require all parties to set up their claims to the real estate or be barred.

The court finds that defendants Fred Kramer, David Anaya, Unknown Spouse, if any, of Fred Kramer, Unknown Spouse, if any, of David Anaya, and Unknown Tenants, if any, of 9103 Cambridge Drive, Parma, Ohio 44129, are in default of motion or answer. The clerk's entry of default was filed herein on June 2, 2006. The motion is granted.

Accordingly, the court finds the allegations contained in the complaint to be true, including that, but for the borrower's discharge in bankruptcy, there would be due and owing to HFN from the defendants, Fred Kramer and David Anaya, upon the subject note, the principal balance of \$145,730.61, for which judgment is hereby rendered in favor of HFN, with interest at the rate of 8.725 percent per annum from February 1, 2006.

The note is secured by the mortgage held by HFN, which mortgage constitutes a valid and first lien upon the following described premises (the "Property"):

Situated in the City of Parma, County of Cuyahoga, State of Ohio, and described as follows:

And known as being Sublot No. 148 in Fernhill Heights Subdivision of part of Original Parma Township Lot Nos. 1 and 6, Cheny Tract as shown by the recorded plat in Volume 183 of Maps, page 20 of Cuyahoga County Records, as appears by said plat.

Parcel Number: 442-10-089

Commonly known as: 9103 Cambridge Drive, Parma, Ohio

Taking as true the allegations contained in HFN's complaint, the court finds that the mortgage was filed for record on October 27, 2005, and recorded as Instrument Number 200510270904 in the Cuyahoga County Recorder's Office; that the mortgage, together with the note, was assigned to HFN by an Assignment of Mortgage filed for record on June 13, 2006 as Instrument Number 200606130470 in the Cuyahoga County Recorder's Office; that the conditions of said mortgage have been broken; and that HFN is entitled to have the equity of redemption of the defendants-titleholders foreclosed.

It is therefore ordered that unless the sums hereinabove found to be due to HFN, and the costs of this action, be fully paid within ten (10) days from the date of the entry of this decree, the equity of redemption of the defendants-titleholders in said real estate shall be foreclosed and the real estate sold, free and clear of the interest of all parties herein.

IT IS SO ORDERED.

/s/Ann Aldrich  
ANN ALDRICH  
UNITED STATES DISTRICT JUDGE

**Dated: November 6, 2006**